

- a) multiple providers providing services to multiple patients covered by a sponsored health benefit plan and reporting the services to a first entity; *insurer*
- b) said entity reporting to sponsor on a periodic basis the aggregate amount owed by sponsor for services rendered for the covered patients during the period; *employees of Tantor* *premiums*
- c) said entity reporting to patient on a periodic basis the amount owed by patient for provider services rendered during a predetermined period; *Freeman col 8, lines 30-35*
- d) said entity collecting payment from the sponsor; *premiums*
- e) said entity paying said provider for services within a predetermined time period after the provisions of services, regardless of whether the entity has received payment from the patient; *col. 2, lines 41-45 Freeman*
- f) collecting payment from the patient.

20. (New) A method according to claim 19, further comprising the step of:

- g) said entity collecting a lump sum from said sponsor for the billed aggregate amount owed for the period. *premiums*

21. (New) A method of health care benefit billing, payment and reporting, comprising the steps of:

- a) plan sponsor providing a health benefit plan to an employee and to the family members of the employee;
- b) multiple providers providing services to multiple patients covered by a sponsored health benefit plan and reporting the services to a first entity;
- c) said entity reporting to sponsor on a periodic basis the aggregate amount owed by sponsor for services rendered for the covered patients during the period;

- d) said entity reporting to employees on a periodic basis the amount owed by employee for provider services rendered during a predetermined period on behalf of the employee and the employee's covered family members, said report to employee being sorted by family member;
- e) said entity collecting payment from the sponsor;
- f) said entity paying said provider for services within a predetermined time period after the provisions of services, regardless of whether the entity has received payment from the patient;
- g) collecting payment from the patient.

22. (New) A method according to claim 21, wherein said report to employee includes plain language descriptions of services rendered.

23. (New) A system for administering a sponsored health benefit plan comprising:

- a) an administrator;
- b) means for health care providers to report periodically to the administrator all of the services rendered under the health benefit plan for all covered patients during a given time period;
- c) means for the administrator to adjudicate each claim and to determine the amount owed on the claim by the patient and by the plan sponsor;
- d) means for the administrator to report to the patient on a periodic basis all of the services rendered for that patient during a given time period;
- e) means for the administrator to report to the plan sponsor on a periodic basis all of the services rendered for all covered patients during a given time period and to identify the amount owed by the plan sponsor for these claims;